



spotlight on safety

Severe Storms, Floods Common This Time Of Year

(NAPSA)—The worst part of hurricane season is just around the corner, and people everywhere need to be aware of their flood risk, according to the National Flood Insurance Program (NFIP), which is administered by the Federal Emergency Management Agency.

Tropical storms and hurricanes are often strongest during late summer and early fall, and the heavy rainfall they produce can cause widespread flooding. While coastal communities are often associated with these furious storms, people who live inland are equally at risk from their effects. Hurricanes can generate torrential rains that stretch inland for hundreds of miles and spawn floods. Heavy thunderstorms are just as likely to produce flash floods given certain conditions, and those floods can strike nearly any place in the country with little or no warning.

It pays to have the right insurance coverage in place before flooding occurs. Homeowner's insurance does not cover flood damages, but National Flood Insurance does. The NFIP advises not to wait until local forecasters announce the storm warnings or floodwater is at your doorstep. Flood insurance has a 30-day waiting period, which means a policy's protection takes effect one month after purchase.

Property owners and renters can purchase flood insurance no matter where they live if their community participates in the National Flood Insurance Program. More than 90 percent of U.S. communities participate, which means most people can purchase flood insurance through the same agent or company that serves their other insurance needs.



Once a policy is in place, making a claim is straightforward. Policyholders simply report their losses to their agent or company. The NFIP offers the following steps for filing flood insurance claims:

Contact your insurance agent or company. Keep phone numbers in an easy-to-find place so you can call right away.

Take pictures. When it's safe to enter your home, document the damage before you clean up.

Separate and save items. Sort and dry wet items like clothing and linens. Don't throw anything out without your insurance adjuster's agreement, unless keeping items creates a health or safety hazard. Save a damaged swatch of carpeting to show the adjuster.

List lost or damaged personal property. Lists made before a flood occurs and sales receipts are great resources to have during this process.

Work with the adjuster. An insurance adjuster's job is to help you prepare an estimate to repair damage to your property.

To learn more about flood insurance and the NFIP, call (888) 379-9837 or visit the NFIP Web site at www.floodalert.fema.gov.